

CLAIMS

- 1 1. A method for rewarding educational accomplishment, comprising:
 - 2 providing an educational activity to a user;
 - 3 providing one or more points to the user for achievement by the user of a goal
 - 4 within the educational activity;
 - 5 determining a monetary value of the one or more points; and
 - 6 establishing a relationship with a second party to have the second party create
 - 7 and manage an account that allows the user to apply the monetary value to purchase
 - 8 items from third parties, wherein the second party: secures payment to the third
 - 9 parties for the items the user purchases with the account; and receives, from the third
 - 10 parties, information associating the user with the items the user purchases.
- 1 2. The method of claim 1, further comprising receiving information regarding the
- 2 user's purchasing desires.
- 1 3. The method of claim 2, further comprising providing the information
- 2 regarding the user's purchasing desires to the second party.
- 1 4. The method of claim 1, wherein the user is not eligible to open a credit
- 2 account.
- 1 5. The method of claim 1, wherein the user is a child.
- 1 6. The method of claim 1, further comprising receiving, from the second party,
- 2 the information associating the user with the items the user purchases.
- 1 7. The method of claim 6, further comprising creating a purchase history file
- 2 with the information associating the user with the items the user purchases.
- 1 8. The method of claim 7, further comprising receiving information regarding the
- 2 user's purchasing desires and adding the information regarding the user's purchasing
- 3 desires to the purchase history file to create a preferences file.
- 1 9. The method of claim 1, wherein the information associating the user with the
- 2 items the user purchases is used to provide targeted advertising to the user.

1 10. The method of claim 1, wherein the second party is a major financial services
2 company.

1 11. The method of claim 1, wherein the second party provides fraud protection to
2 the account and the purchases of the items.

1 12. The method of claim 1, wherein the educational activity is an educational
2 game.

1 13. The method of claim 12, wherein the educational game incorporates
2 instruction that aids achievement on standardized state exams.

1 14. A system for rewarding educational accomplishment, comprising:
2 an educational activity that provides points for achievement within the
3 educational activity, wherein the points are redeemable for items;
4 a first party that organizes and manages the educational activity;
5 a user who engages in the educational activity and receives one or more of the
6 points after the user achieves one or more goals within the educational activity; and
7 a second party that establishes a relationship with the first party to have the
8 second party create and manage an account that allows the user to apply a monetary
9 value associated with the received one or more points to purchase items from one or
10 more third parties, such that the second party is adapted to: secure payment to the one
11 or more third parties for the items the user purchases; and receive, from the one or
12 more third parties, information associating the user with the items the user purchases.

1 15. The system of claim 14, further comprising user purchasing desires that are
2 supplied by the user to the first party.

1 16. The system of claim 15, wherein the user purchasing desires may be accessed
2 by the second party.

1 17. The system of claim 14, wherein the user is not eligible to open a credit
2 account.

1 18. The system of claim 14, wherein the user is a child.

1 19. The system of claim 14, wherein the first party is adapted to receive, from the
2 second party, the information associating the user with the items the user purchases.

1 20. The system of claim 19, wherein the first party is further adapted to create a
2 purchase history file with the information associating the user with the items the user
3 purchases.

1 21. The system of claim 20, wherein the first party is further adapted to receive
2 information regarding the user's purchasing desires and add the information regarding
3 the user's purchasing desires to the purchase history file to create a preferences file.

1 22. The system of claim 14, wherein the second party is a major financial services
2 company.

1 23. The system of claim 14, wherein the second party is adapted to provide fraud
2 protection to the account and the purchases of the items.

1 24. The system of claim 14, wherein the educational activity is an educational
2 game.

1 25. The system of claim 24, wherein the educational game incorporates instruction
2 that aids achievement on standardized state exams.

1 26. A system for rewarding educational accomplishment, comprising:
2 means for providing an educational activity to a user;
3 means for providing one or more points to the user for achievement by the
4 user of a goal within the educational activity;
5 means for determining a monetary value of the one or more points; and
6 means for establishing a relationship with a second party to have the second
7 party create and manage an account that allows the user to apply the monetary value
8 to purchase items from third parties, wherein the second party: secures payment to
9 the third parties for the items the user purchases with the account; and receives, from
10 the third parties, information associating the user with the items the user purchases